

The Highlands OF TORONTO, Illustrated



SPRING VALLEY,
ON THE BELT LINE RAILWAY

Presented by The Directors of THE TORONTO BELT LAND CORPORATION. (LIM'TD)





The Highlands ◊ ◊ ◊ ◊ of Toronto

1891



The Toronto Belt Land Corporation

--- LIMITED ---

Offices: S. E. Corner Yonge and Colborne Streets

ARTHUR HASKIN & CO. LTD.

PRESIDENT

President, National Investment Company

T. MUTHERLAND STAYNER

VICE-PRESIDENT

Chairman British and West of England L. & M.

DIRECTORS

JAMES SCOTT	Vice-President Farmers L. & S. Co.
HUGH PATON,	Manager Shedd C. M. Montreal
WALTER S. LEE	Manager, Western Canada L. and S. Co.
E. LEADLAY	Director, Dominion Bank
J. W. LANGMUIR,	Manager, Toronto General Trusts Company
H. L. HIME,	Member, Toronto Stock Exchange
ELMES HENDERSON,	Barrister
R. N. BOOCHE,	Manager North British and Merchantile Ins. Co.
AUG. FOY,	Barrister
A. D. EDGAR, Q.C., M.P.	President, Belt Line Railway
SAMUEL DAYSON	Director, Belt Line Railway

SOLICITOR

J. J. FOY, Q.C.

Foy & Kelly

MANAGING DIRECTOR

JOHN T. MOORE, F.C.A.,

President, Institute Chartered Accountants

ON THE TORONTO BELT LINE RAILWAY.



VALLEY OF THE DON.
LOOKING EAST.

SILVER CREEK DRIVE
AND BEACON HILL



The Highlands of Toronto

THE situation of Toronto, upon a gentle southerly slope, is admirably adapted for the site of a great city. From the shores of Lake Ontario the ground rises from plateau to plateau until, at the distance of about four miles from the water's edge, an altitude is attained of 350 feet above the level of the Lake. Here are the "Highlands of Toronto." To obtain a bird's-eye view of Toronto and its surroundings take some position upon summit, slope or spur of this commanding eminence and wide and beautiful prospects will be your reward. All around the vision circles outward to a remote horizon—Southward, many leagues across Ontario, to trace the American shore—Eastward, far away, over and beyond the cliffs of

Scarboro—Northward, embracing a pleasant picture of well-kept farmsteads, to find limit only in the distant Oak Ridges, and now—sweeping from West to South—to traverse in panoramic succession the distant profile of the "Caledon Hills," "Burlington Mountain" and "Queenston Heights." Here, in the environs of the city, is an elevation of great beauty and diversity, upon which the residential Toronto of the future will find suitable enthronement. The important sanitary considerations of invigorating altitude, ample area and pure air, contribute so largely to the health and happiness of the people that as soon as accessible they are promptly embraced; whilst the aesthetic bent, which gains rapidly in an atmosphere of wealth and culture,

THE HIGHLANDS OF TORONTO.

will bring its thousands to share in the sentimental as well as the substantial advantages of homes on "Toronto's Highlands." If one could, with absolute accuracy, predict the rapid progress that coming years will witness in our city, he would gain more notoriety for romance than veracity. Therefore prophecy would not be profitable.

A True Picture

by pen or pencil of Toronto in 1900 would excite universal ridicule. Who would have dared in 1880 to have portrayed the Toronto of to-day? Who would have said that in 1890 policemen would be required, at the intersections of our principal thoroughfares, to control the traffic? Who would suggest the gigantic proportions to which our school system has grown, furnishing accommodation for over twenty thousand public school children? To say that ten years hence our city will be transfigured, our finest buildings eclipsed, our limits

extended for many miles and our population increased by incredible thousands, would be to court condemnation as a dreamer. So, however, will it not be? A simple application of the "Rule of Three"—as the past is to the present, so is the present to the future—would convey some index of our

Important Destiny.

This would save us the temporizing and make-shift policy which loads us with the expense of expedients in lieu of permanent solutions. The recent census of Montreal gives the population of that chief commercial city of Canada as 220,000. Toronto, which now approaches 200,000, has more than doubled in the last ten years, and will soon outstrip her Quebec sister and wear the proud title of "the foremost city of the Dominion." Those who discern the growing needs of this vigorous metropolis and endeavor to provide such conveniences as will enhance the comfort and welfare

ON THE TORONTO BELT LINE RAILWAY.



ENTRANCE TO SPRING VALLEY - AND VALLEY OF THE DON



Digitized by the Internet Archive
in 2009 with funding from
Ontario Council of University Libraries

<http://www.archive.org/details/highlandsoftoron00toro>

THE HIGHLANDS OF TORONTO.

of her citizens are real benefactors. People become more luxurious with the years and are ready to pay for indulgence. Antiquated methods ill become this age of activity. Speed is the demand. Therefore,

The Toronto Belt Line Railway

makes its advent. Its mission is to economize time by rapid transit, and to carry men, women and children with comfort, safety and speed beyond the cramped and crowded city to the airy uplands; whence having enjoyed the rest and refreshment of commodious homes and spacious grounds, they can return on the morrow to renew, with quickened energies, the task of life. It will also disclose some of the beauties which nature has lavished around Toronto which too long have remained unknown, and to which reference is made on another page. Toronto is a city of cosy and charming homes, so inter-

spersed with trees as to well nigh give to each an emerald setting. To maintain this character ample area is required.

A City of Homes.

An article, bearing upon this subject, appeared in one of the leading dailies a short time ago, and from it we quote the following:

"Toronto is a city of homes, and anything that can be done to encourage this characteristic is a step in the right direction. The man who possesses a home of his own is, as a rule, worth more to the city as a citizen and a man than the bird of passage who rents his dwelling or boards in a tenement house. There is no reason, except want of communication, why our outside districts, many of them now mere cow pastures, should not be occupied by boulevardized streets and pleasant homes each with its decorative garden. As things are at present the tendency is to crowd buildings on to ridiculously small spaces. The observant passenger along our streets will see that the attempt is being made to squeeze a house in here, and to make a large one into two or three smaller ones there. Between this and the tenement house system which prevails in many crowded cities the step is a small one."

Unwilling as some may be to credit it, there are many families suffering from undue congestion in

THE HIGHLANDS OF TORONTO.

their abodes. The great vested interests, in the central parts rise, in their dignity and remark:—“Too much outside property, too much land in the market,” whereas in point of fact some cities of similar size have nearly three times the area. What a blessing that there is still some spot where the man of humble means can if he will,

Secure a bit of Ground,

and make a home. The domiciles of the people should not be buried amid the gloomy factories, tall warehouses and towering blocks of the city, with the paraphernalia and debris of trade encroaching upon their narrow quarters. In the name of long-suffering humanity let in the sunlight and the green sward—the blue sky and the breeze. Think you, any in our city are suffering in body and in mind from the lack of wholesome rooms and fresh air? Let hundreds, yea thousands, of tired wives and overtaxed mothers be

heard, and their testimony will be that wearisome days and nights are their portion in cramped and ill-ventilated apartments. Out of doors means on the street, while in doors is like a prison. He who says that this is not the precise predicament of thousands in our city to-day is unconscious of what exists around him. Low rent in a central locality means a shallow lot, undesirable neighbors and band-box rooms.

Tenement Rows

on back lanes; and terraces, end-wise to the street, with access by a narrow alley, proclaim the time has come when many of our population, dependent upon small incomes, would fain seek emancipation from this huddling process. Bad as it is for the husband, it is infinitely worse for the wife and children. He may find relief as he moves back and forth between the shop or office and his home but not so with his wife

ON THE TORONTO BELT LINE RAILWAY.



PASSING UNDER C.P.R. BRIDGE IN SPRING VALLEY



LOOKING DOWN SPRING VALLEY
FROM CLARENCE AVE.

Printed in Canada by Wm. F. T. & Son

THE HIGHLANDS OF TORONTO.

who patiently paces her cell. As for the children their play-ground is the street, which is a terrible school.

What is to be done?

This brochure suggests a remedy. The most important accession that has ever been made to the residential property of the city will be the immediate result of the Belt Line Railway. Those who have not witnessed the revolution in residential ideas resulting from rapid transit can scarcely imagine the effect. It will be a new era. It will lift toiling men and women, for a little while at least each day, out of the grime and scent and smoke of the city. A cheap fare, a comfortable seat, a well-heated, well lighted and well ventilated car, a quick ride and here on the Highlands, away from the bustle of the throng and beyond the chatter of the street—here, the balmy air and restful surroundings will win back bloom to the cheek and courage to the heart. To the lover of trees and plants



and flowers it will be a delightful translation. The Toronto Belt Line Railway traverses a circuit of fifteen miles, including from Parkdale to the Don on the Esplanade, and describing a circle to the north, crosses Yonge street four miles from the water front. Over one-third of its course is

On the Table Land

above the city; and, here, The Toronto Belt Land Corporation have made generous provision for the needs of the coming throng of home-seekers. Forest Hill, Fairbank and Fairbank Junction, with a choice holding at Moore Park—all stations on the Belt Line—will furnish ample variety from which to make selections, whether it be a site for a princely mansion or a humble cottage, a corner for a shop or a location for a factory requiring extensive shipping facilities, all can be supplied. A few years hence will see a charming suburb upon these beautiful grounds, and, with Upper

THE HIGHLANDS OF TORONTO.

Canada College close at hand, affording high educational advantages, the prospect is enhanced. The Company have avoided level crossings on all public thoroughfares, for the double object of

Safety and Speed.

The time occupied will be much less than is consumed by those who have far to go upon the street cars. One mile in fifteen minutes is obviously slow compared with rapid steam transit. Street cars in some form will probably always prove local conveniences, but their location on public streets must preclude any pretence to high speed. There are many vicissitudes, incidental to street cars, especially in this climate, which make it safe to assert that the luxury of a rapid transit train, at the same price, will be readily accepted in exchange. The scenery along the Belt Line will prove a genuine surprise. Gathering its passengers at various points on the

City's Esplanade, it hurries away east and west rising rapidly to the height north of the city, giving *en route* many charming views of distant landscapes as well as glimpses of lovely bits of scenery close by wherein forest, stream and valley blend with changing effect and beauty.

The Picturesqueness

of this route will be a revelation to the citizens of Toronto. That there are dells in the suburbs of Toronto is known to some—a few know of their passing loveliness—but the many are as ignorant of them as if they were in "Darkest Africa." The very few who have threaded the mazes of these lovely valleys can testify to the rare attractions of their walls whereon forest, flower and fern run riot in unrestrained profusion. Then to stand upon the heights! But let us traverse the circle. Starting from Union Station, we pass over the Grand Trunk tracks eastward along the water front to where

ON THE TORONTO BELT LINE RAILWAY.



STATION AT MOORE PARK - AND NEW HIGHWAY BRIDGE

c

v

c

THE HIGHLANDS OF TORONTO.

the road turns up the broad valley of the Don. As far as Winchester Street the route is side by side with the C. P. R. over the newly-constructed Don Improvements; passing, on the way, beneath the new Gerrard Street bridge. Continuing on the west side of the Don and skirting the historic grounds of Castle Frank, a halt is soon made at

Rosedale Station.

Near at hand is Beacon Hill—a prominent and much-admired headland that is luxuriantly wooded to the summit. Smooth and substantial park roads traverse the main valley of the Don as well as a tributary one of great beauty. These are the Silver Creek Drives, which add another attraction to Rosedale, so that visitors can now drive through Silver Creek Valley, passing under the North Steel Bridges and emerge by Roxborough Street on Yonge Street, at Chestnut Park. A short run from Beacon

Hill and the view is suddenly circumscribed as the line curves into the narrow defile of

Spring Valley.

Steep hillsides, wooded slopes, shady nooks and the great variety and profusion of foliage and flowers impart a sylvan character to this part of the trip. With such pleasant and novel surroundings the climb is made from the meadows of the Don to the higher plateau. There are people that are blind to the beauties of nature. The birds, with their bright plumage and sweet songs—the woods, with all their grace of form and foliage—the seasons, with their changes of vesture and colorings, culminating in the florid glories of the autumn,—all these delights of sight and sound are wasted upon them. These, however, are the few—and the fewer the better for the sake of culture and refinement. The many will rejoice at this latest and richest accession to the playgrounds of the people.

THE HIGHLANDS OF TORONTO.

It will be a grand place to give the children a romp, and, for a time at least, wild flowers in profusion will delight the eye and will be carried away as mementoes of a day on the Highlands. Prettily situated in Spring Valley is the Station at

Moore Park

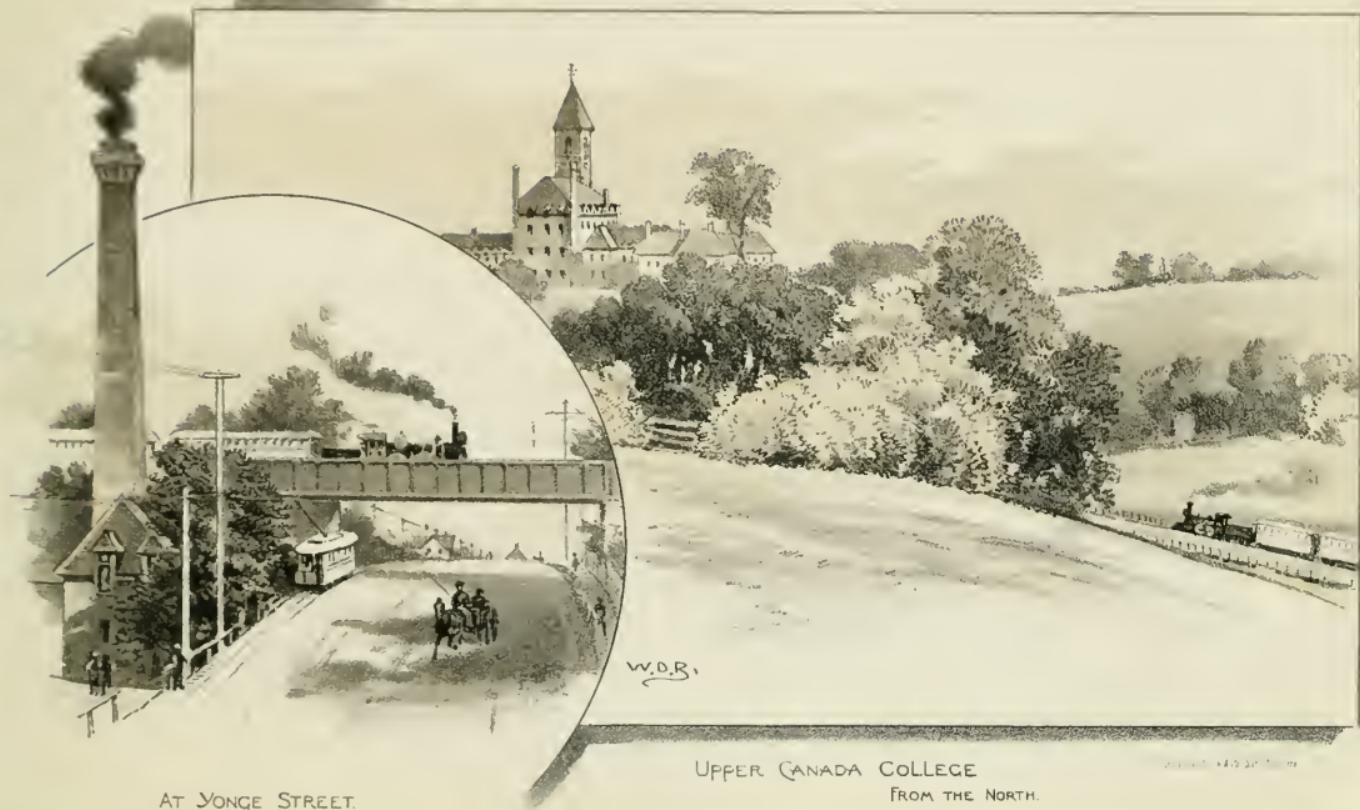
—the first which gives access to the table-land. Close by are choice pieces of woodland —delightful places for a ramble; and well-kept road-ways render riding and driving in this vicinity agreeable performances. Springs, some of which are strongly mineral, are among the attractions of this locality. It cannot be long until these hillsides are studded with stately homes, for search the wide world over few fairer spots can be found, whereon taste and wealth may rear palatial mansions beautiful in their immediate surroundings, and commanding vistas over valley, hill and lake that

will yield perpetual pleasure. Emerging from Spring Valley upon the table land and turning westward a short distance, the railway passes high over Yonge Street and then skirts along the southerly slope of Silver Creek Valley between Deer Park and Davisville with the new Upper Canada College buildings adorning the eminence to the left. A short run and the summit is reached at Bathurst street on

Forest Hill.

A tract of great beauty extends from this point to where the junction is made with the Grand Trunk Railway. The admirable adaptation of the easterly portion for villa sites is much enhanced by graceful undulations affording much diversity of hill crests and gentle slopes. These are further adorned by fine specimens of forest trees scattered and in clumps. Visitors to Forest Hill will agree that this healthful and beautiful situation must prove an inestimable acquisition to the City of Toronto. The Belt Land Corporation

ON THE TORONTO BELT LINE RAILWAY.



AT YONGE STREET.
LOOKING NORTH.

UPPER CANADA COLLEGE
FROM THE NORTH.

PRINTED BY G. D. THOMAS



THE HIGHLANDS OF TORONTO.

have caused a sufficient portion of this property to be laid out into good-sized lots for villa residences, and have made careful provisions to ensure such features as will contribute to make this a charming neighborhood. Healthful situation, abundant natural supply of pure water, and freedom from burdensome taxation, are sanitary and economic considerations that are certain to influence all ranks and conditions of our people.

Fairbank.

To meet the requirements of that large class which cannot afford expensive dwellings and yet desire tasteful homes, the survey in the vicinity of Dufferin street at Fairbank will prove a boon. Here, local activity, at the convergence of five important thoroughfares, has already marked it out as a business centre. Speedy growth and steady advance in value must follow the establishment of railway accommodation; and very soon a considerable community will cluster around the



present nucleus. Several shrewd investors have secured small holdings here, anticipating a great rise in prices in a very short time. Any who pride themselves on their discernment should scan the situation at this point and see how nearly they can tell the secret of the future. After the event these prophets will abound. Scarcely a rifle shot further to the west, and we reach

Fairbank Junction

where the newly constructed portion of the Belt Line joins the Northern Division of the Grand Trunk. On account of the exceptional facilities that will be afforded here for shipping and receiving freight this will be a favourite rallying ground for manufactories. It is not hazarding too much to say that at no distant date this point will win distinction as one of those favored spots where industries can be prosecuted successfully, in the midst of surroundings that promote the social and sanitary welfare of the operative classes. A short run

THE HIGHLANDS OF TORONTO.

over the familiar route of the Northern Division of the Grand Trunk Railway down through pretty Davenport, and on past West Toronto Junction and Parkdale, and soon, we are back again at the Union Station. Then to make the circuit in the opposite direction will give agreeable variety.

* * * * *

It will be a few months before our citizens can indulge in this trip, which the preceding account anticipates, as the road is only in course of construction.

Many, however, will endeavor to look into the merits of the investments offered, or make selection of eligible sites for future homes in advance of the throng that will come in by rail.

* * * * *

It has been alleged by those who, for reasons of their own, wish to detract from the importance of this Belt Line, that it will be used as a loop line of the Grand Trunk for transporting freight. This is not

only untrue but a moment's reflection shows it to be absurd. The route is circuitous, as it must be to serve the purposes of a "Belt," and the gradients are severe as the distance is short between the water-front and the summit. Railways are not so foolish as to waste their strength for naught and to haul freight the longest way round for a "short cut," therefore it will continue to be just what it is designed to be, a

Popular Passenger Service.

Fast trains circling our city, in both directions, will link the most important points in new and advantageous alliances. They will also give convenient and expeditious communication between points holding little intercourse at present, and will throw a fresh cordon of development around the city. Running into Union Station and stopping at numerous points on the Esplanade will serve the whole Southerly part of the

ON THE TORONTO BELT LINE RAILWAY.



VIEWS OF YONGE STREET FROM FOREST HILL ROAD

PRINTED IN CANADA



THE HIGHLANDS OF TORONTO.

city, while the Northland Eastand West will be brought into intimate social and business relations with "down-town" and with each other. In the single matter of summer excursionists, it will be readily seen what comfort and safety will be afforded to the large numbers of our citizens of all ages and sexes who desire to reach the wharves and enjoy recreation upon the water.

Toronto's Position.

The refrain of the croaker for the past ten years, in relation to the growth of the city, has been, "Look out for a crash." The pessimist, all this time, has metaphorically, "sat on the fence and watched the procession go by," while men of action, with faith in the future of Toronto, discerned and improved their opportunity and thus gathered a golden harvest. So great has been the rise in values that many who, on account of their reckless speculation and waste-

ful extravagance, deserved disaster, have nevertheless come out with a handsome profit. The crisis, which was always about to arrive, never came; and to-day, according to present conditions, it is further away than ever. Nay, more: the extension of the city must proceed with greater strides than hitherto for reasons to which your attention is now invited.

* * * *

TORONTO has passed that point where she has to contend for a premier position. Centrally situated as she is, in the finest Province of the Dominion, her railways radiate in all directions and constitute great commercial arteries which nourish this mercantile metropolis.

* * * *

OLD industries have been stimulated and new ones created by the large and profitable constituency tributary to her artizans. Not Ontario alone has done all this, but sister Provinces, and especially Manitoba

THE HIGHLANDS OF TORONTO.

and the Northwest, have been important factors in developing her industries.

* * * * *

DANY enterprises, covering numerous specialties in mechanical appliances, require a populous city to furnish adequate patronage. This point has now been reached and marks the advent of an era wherein the presence of a large population will impart fresh momentum and variety to the industrial interests.

* * * * *

FROM rural and urban homes the sons and daughters of prosperous parents gather in our schools and colleges. Frequently these are accompanied by the "old folks," who, having acquired sufficient means to rest from toil or trade, regard a good education as the best heritage for the young people, and, therefore, move to the city "to educate the children." And a good move it is, for while the intellectual training proceeds there can be a judicious oversight of the moral

development. Toronto, as a seat of learning, attracts many who become citizens in this way, and thus contribute to her welfare.

* * * * *

WHEN the numerous Banking, Insurance, Loaning and other Financial Institutions, that have grown to colossal proportions, doing and receiving good, form no small part in the edifice of Toronto's greatness. Many of these after years of careful and successful management have reared, or are rearing, palatial headquarters becoming to their increased wealth and requirements—fitting ornaments to our beautiful city.

* * * * *

TORONTO has now grown to that size which gives her a place not only among the cities of Canada, but also of America and of the world. By comparison, there are many particulars in which she does not suffer in the thinking of estimable people. So it comes that we have an increasing number of persons

ON THE TORONTO BELT LINE RAILWAY.



FOREST HILL - AT BATHURST STREET.



THE HIGHLANDS OF TORONTO.

of wealth, refinement and leisure, who can select where they shall live, choosing our orderly and excellent city as a congenial home. These form a very valuable accession.

* * * * *

TORONTO owes much to the favorable impression she makes upon visitors, who in turn speak well of her to others; and thus "the tongue of good report" joins in the good work of enlarging her borders. "I should like to live in Toronto" is an oft-heard expression. It indicates the kindly feeling which prevails generally towards our city; a quiet but potent force making for success.

* * * * *

IT is enough to suggest a few of the many other buttresses which must continue to hold Toronto in a commanding position. Literary, Professional, and Social magnates both of the Province, and of the Dominion, rendezvous here. This is the Legislative, Judi-

cial and Scientific centre of Ontario. The Drama, Music and Art summon their votaries to congenial indulgence, while the Pulpit, Platform and Press hold powerful sway, and multitudes come to pay homage at their shrines.

* * * * *

THE Municipal machinery is growing rapidly in extent and efficiency. The Police and Fire Departments are unsurpassed in the world. The Public Schools are keeping pace with the extension of the city and in equipment excel old time colleges. With pride can Toronto point to the perfect appointments and ample appliances that contribute to the comfort and advancement of the rising generation, along educational lines.

* * * * *

A City of Churches it extends a warm invitation to every race and every creed to come here and find congenial association with the

THE HIGHLANDS OF TORONTO.

religious brotherhood that may be most cherished. To hundreds of people this denominational fellowship is an unfailing loadstone, and surely there can scarcely be any sect that could not muster a small coterie of adherents in this eminently moral and religious city.

* * * * *

NUMBEROUS manufacturing concerns, which grew to fair proportions in smaller towns and villages, having withstood for a time the centripetal power of metropolitan advantages, have at length been compelled to choose between reaction and removal; and yielding to the latter have found Toronto favorable for increased and successful operations. The large artizan classes have strong attachment to the City. Machine Shops, Foundries and Tool Factories are convenient neighbors to other industrial enterprises.

* * * * *

A N establishment borrows distinction from its location in a large and prosperous city. Greater publicity at home and higher *status* abroad help to success. Customers choose between several producers close at hand and neglect the out-of-the-way factory. Proximity to the leading sales-rooms is an immense advantage. Isolation deadens effort, while competition quickens it.

* * * * *

THESE considerations added to the strategic advantages afforded by land and water for collecting materials and distributing products, render it sufficiently clear that this process of centralization must go on. To-day in the industrial arena, the gladiators contend in hand-to-hand combat; and he who shrinks from the ordeal remains "little and unknown." The ardent soldier welcomes the fray, so also the able and astute artizan courts rivalry.

ON THE TORONTO BELT LINE RAILWAY.



W.D.B.

14452

NEAR FAIRBANK JUNCTION - LOOKING SOUTH WEST

6

8

5

THE HIGHLANDS OF TORONTO.

Some Figures

Are submitted to demonstrate the growth and magnitude of the city.

Toronto Post Office, 1889.

Letters delivered, 13,283,677	Letters posted, 13,221,108
Newspapers " 3,301,708	Postcards " 3,497,792
Postage Stamps sold in 1889 - - -	\$339,766.80
Savings Bank Deposits in 1889 - - -	\$740,282.00

The Dominion Census returns shew "leaps and bounds" in the

Population

1841	- - -	11,239	1871	- - -	56,920
1851	- - -	30,775	1881	- - -	86,415
1861	- - -	11,820	1891	-	Estimated 200,000

Inasmuch as the Dominion Census is a *de jure* enumeration, any whose homes are elsewhere, are not included; so that domestics, students, guests at hotels *et hoc genus* while forming a valuable portion of our population, are not counted. The phenomenal increase during the last decade is confirmed by other statistics.

Public School Children :	Names in City Directory :
1880	- - - 9,333
1890	- - - 23,108
1880	- - - 21,919
1890	- - - 66,432

Taking at random the records of the Toronto Post Office, for a single week in September, 1880, and comparing the same with the corresponding week in 1890, here is what we find for one week :

	1880.	1890.
Letters posted,	97,777.	228,337.
Postal cards,	15,477.	36,586.
Revenue,	\$3,689.03.	\$10,519.07.

The importance of Toronto, as a commercial emporium and distributing point, is indicated by these items for 1889:

Total value of Imports	- - -	\$20,457,376.00
Duty paid thereon	- - -	4,339,839.87
R. R. Cars used for Imports	- - -	117,351 cars.
Tonnage received by rail	- - -	1,520,320 tons.

With all its inaccuracies there is, after all, no better criterion, of the actual value or wealth of a place, than the assessment roll. Toronto would be a great bargain at the assessors' figures. Therefore it is interesting to note, the rapidly-augmenting millions within the limits of the city.

Assessment

1871	- - - - -	\$ 29,277,138.00
1881	- - - - -	53,540,910.00
1891	- - - - -	132,762,383.00

N.B. - \$0 millions in the last ten years.

The Illustrations

of this work which are from a gifted pencil, will win high encomiums from all lovers of art; and must convince the most sceptical, that the vicinity of Toronto abounds with gems of scenery. These are not fancy sketches, but faithful representations, of the various localities along the Line; with such modifications, only, as arise from the construction of the Railway.

* * * * *

TORONTO furnishes a pleasant theme, and the foregoing references, to beauty and progress to nature and art—*to facts and figures*—to past and present are but meagre outlines. These may, however, help thousands of our ambitious and thrifty fellow-citizens, old and young, to grasp the situation, and profit by the opportunity now presented, in the

healthful, prosperous and beautiful “Queen City” of this Dominion

The greatest rewards of commerce are won by shrewd conjectures of coming events. When these become history it is too late. Thousands in Toronto might have made fortunes, *if* they had only known. So, as to the future, no man *knows* to-day! Therefore it will pay to summon the utmost penetration, judgment and foresight to anticipate, if possible, the destiny of Toronto. Past progress and present conditions, may lead to the firm conviction, that a bright future is in store. How then can you share in the benefits? By laying your plans according to your resources, and then standing by your convictions, with unfaltering steadfastness, while others are tossed by the fluctuations which result from fickleness and recklessness—and this will bring your reward. Thinking pays! The mob follow the few lead—these few do the thinking.

• : ;

BIRDS EYE VIEW OF THE
TORONTO BELT LINE RAILWAY.

